

Abstract of the Disclosure

A secure transaction method involves establishing an electronically accessible verification site authorized by the holder of a credit or debit card, and accessing the verification site by a merchant to determine whether a request for goods or services is authorized. The request for goods or services is based upon the use of the credit or debit card, but the card is not physically presented. The verification site is an electronic mail account which may be established by the merchant, card holder or other authorized person or entity. An authorization message is preferably sent from the site to the merchant in response to the step of accessing the verification site by the merchant. The verification site may also be wirelessly accessible, enabling an authorization message to be delivered through a cellular telephone, personal digital assistant, or other mobile device. The message may be automatically generated or manually generated within a predetermined period of time by the card holder or other authorized person. The request for goods or services, the step of accessing the verification site, the authorization message, or any combination thereof, are preferably encrypted to ensure privacy. Such encryption may be implemented using an algorithm specific to the holder or an authorized user of the card to further enhance security. The request for goods or services, the step of accessing the verification site, the authorization message, or any combination thereof, may also include routing information for future use, including subsequent verification. The step of accessing the verification site by the merchant may cause an icon or window to appear in a web browser, should the card holder or authorized user of the card be on-line to approve of the transaction.